

**DETAILED ACTION**

***Status of the Claims***

1. This action is in response to the amendment filed on December 22, 2009.

Claims 1-21 are pending and examined. Claims 1, 11 and 20 are amended.

***Response to Arguments***

2. Applicant's arguments with respect to claims 1-21 have been considered but are moot in view of the new ground(s) of rejection.

3. In response the applicant's argument about double patenting rejection, although the claims in the present application are not identical with the co-pending application, they are not patentably distinct from each other.

***Claim Rejections - 35 USC § 103***

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1-5, 7, 10-16, 18 and 20 are rejected under 35 U.S.C. 103(a) as being unpatentable over Adams et al., US 7,389,256 B1 in view of Berger et al., US 2002/0103752 A1.

As to claim 1, Adams teaches a method for identifying payment systems for facilitating the processing of payments by a supplier, comprising (abstract):

- transmitting payment criteria to a supplier computer (column 3 lines 31-40 and column 6 lines 1-5; *"supplier computer" corresponds to the processing server 12 in Adams' teaching*);
- receiving with the supplier computer the payment criteria (column 3 lines 31-40 and column 6 lines 1-5);
- querying with the supplier computer a directory of payment systems in an attempt to locate one or more payment systems to process the transaction based at least in part upon the payment criteria (column 6 line 59 - column 7 line 5 line 5 and column 7 lines 48-57; *"payment systems" corresponds to the account processors 6 in Adams' teaching*); and
- returning an identification of the one or more located payment systems, if any, to process the transaction, including information indicating whether the located payment systems match the payment criteria (column 6 line 59 - column 7 lines 1-5 and column 7 lines 48-57 and Fig. 5).

Adams does not specifically teach the payment criteria are for purchase of a supplier's item by a customer from a customer computer to a supplier computer. However, Berger teaches transmitting payment information for purchase a supplier's item by a customer from a customer computer to a supplier computer (¶ 6 and Figs. 1A-1B). It would have been obvious to one of ordinary skill in the art at the time the invention was made to allow the payment criteria in Adams' teaching to be transmitted from a customer computer to a supplier computer so that customer can make purchase order from a remote computer terminal location.

As to claim 2, Adams teaches interacting with the one or more located payment systems to at least partially process the transaction using the payment criteria (column 6 line 59 – column 7 line 5 and column 7 lines 48-57 and Fig. 5).

As to claim 3, Adams teaches the querying step includes selecting the one or more payment systems based upon attributes of the request for the transaction (column 6 line 59 – column 7 line 5 and column 7 lines 48-57).

As to claim 4, Adams teaches selecting the one or more payment systems based upon a customer identity (column 6 line 59 – column 7 line 5 and column 7 lines 48-57).

As to claim 5, Adams teaches authenticating an identification of the customer (column 7 lines 29-35).

As to claim 7, Adams teaches processing the transaction using a payment instrument that includes a financial component or a non-financial component (column 10 line 2 – column 11 line 15).

As to claim 10, Adams teaches identifying the one or more payment systems by corresponding routing information (column 6 line 59 – column 7 line 5 and column 7 lines 48-57).

As to claim 13, Adams teaches entering into a contract with the at least one payment system for processing the transaction (Fig. 5 and its associated text).

Claims 11-12, 14-16, 18 and 20 are rejected based on the same rationale as used for claims 1-5 and 7.

6. Claims 6 and 17 are rejected under 35 U.S.C. 103(a) as being unpatentable over Adams et al., US 7,389,256 B1 in view of Berger et al., US 2002/0103752 A1, and in further view of Rose et al., US 5,757,917.

As to claims 6 and 17, Adams modified by Berger does not specifically teach negotiating with the payment system a price for the item or associated fees. However, Rose discloses a computerized payment system for purchasing goods and services online where the buyer and seller may use the payment system to negotiate a price for a good or service (column 7 lines 48-67). It would have been obvious to one of ordinary skill in the art at the time the invention was made to allow the teaching of Adams modified by Berger to include the negotiation feature as taught by Rose so that the buyers may receive deal and the sellers may increase sales.

7. Claims 8, 19 and 21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Adams et al., US 7,389,256 B1 in view of Berger et al., US 2002/0103752 A1, and in further view of Williams et al., US 5,815,657.

As to claims 8 and 19, Adams modified by Berger does not specifically teach permitting the customer to decline at least one of the one or more payment systems. Williams teaches permitting the customer to decline at least one of the one or more payment systems (column 31 lines 18-20 and Figs. 11, 13). It would have been obvious to one of ordinary skill in the art at the time the invention was made to allow teaching of Adams modified by Berger to include the feature of permitting the customer declining at least one or more payment systems as taught by Williams so the customer can have chance to make the last minute decision for the transaction.

As to claim 21, Adams modified by Berger does not specifically teach the one or more payment systems based upon preferences of the customer. However, Williams teaches this matter (column 17 lines 52-54). It would have been obvious to one of ordinary skill in the art at the time the invention was made to allow the teaching of Adams modified by Berger to include this feature for better tailor to the customer's payment needs.

8. Claim 9 is rejected under 35 U.S.C. 103(a) as being unpatentable over Adams et al., US 7,389,256 B1 in view of Campbell et al., US 2002/0023033 A1.

As to claim 9, Adams modified by Berger does not specifically teach identifying, along with the one or more located payments, a rating indicating how closely the one or more payment systems match the payment criteria. However, Campbell teaches ranking the matched criteria (see ¶ 115 and claim 5). It would have been obvious to one of ordinary skill in the art at the time the invention was made to allow the payment criteria to be ranked so that the user can have better view of the matched result.

### ***Double Patenting***

9. The nonstatutory double patenting rejection is based on a judicially created doctrine grounded in public policy (a policy reflected in the statute) so as to prevent the unjustified or improper timewise extension of the "right to exclude" granted by a patent and to prevent possible harassment by multiple assignees. A nonstatutory obviousness-type double patenting rejection is appropriate where the conflicting claims are not identical, but at least one examined application claim is not patentably distinct from the reference claim(s) because the examined application claim is either anticipated

by, or would have been obvious over, the reference claim(s). See, e.g., *In re Berg*, 140 F.3d 1428, 46 USPQ2d 1226 (Fed. Cir. 1998); *In re Goodman*, 11 F.3d 1046, 29 USPQ2d 2010 (Fed. Cir. 1993); *In re Longi*, 759 F.2d 887, 225 USPQ 645 (Fed. Cir. 1985); *In re Van Ornum*, 686 F.2d 937, 214 USPQ 761 (CCPA 1982); *In re Vogel*, 422 F.2d 438, 164 USPQ 619 (CCPA 1970); and *In re Thorington*, 418 F.2d 528, 163 USPQ 644 (CCPA 1969).

A timely filed terminal disclaimer in compliance with 37 CFR 1.321(c) or 1.321(d) may be used to overcome an actual or provisional rejection based on a nonstatutory double patenting ground provided the conflicting application or patent either is shown to be commonly owned with this application, or claims an invention made as a result of activities undertaken within the scope of a joint research agreement.

Effective January 1, 1994, a registered attorney or agent of record may sign a terminal disclaimer. A terminal disclaimer signed by the assignee must fully comply with 37 CFR 3.73(b).

10. Claims 1-21 are provisionally rejected on the ground of nonstatutory obviousness-type double patenting as being unpatentable over claims 1-19 of copending Application No. 10/611,034. Although the conflicting claims are not identical, they are not patentably distinct from each other because they both disclose querying a direct of payment systems to locate at least one payment system to process transactions.

This is a provisional obviousness-type double patenting rejection because the conflicting claims have not in fact been patented.

***Conclusion***

11. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

***Inquire***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to **MARY CHEUNG** whose telephone number is (571)272-6705. The examiner can normally be reached on **Monday – Thursday from 10:00 AM to 7:00 PM**. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell, can be reached on (571) 272-6712.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

The fax phone numbers for the organization where this application or proceedings is assigned are as follows:

- (571) 273-8300 (Official Communications; including After Final Communications labeled "BOX AF")
- (571) 273-6705 (Draft Communications)

/Mary Cheung/  
Primary Examiner, Art Unit 3694  
April 7, 2010